Case 23-11424-amc Doc 37 Filed 12/21/23 Entered 12/22/23 00:33:19 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 23-11424-amc In re:

Tadd E Gilleo Chapter 13

Debtor

CERTIFICATE OF NOTICE

Page 1 of 2 District/off: 0313-2 User: admin Form ID: pdf900 Date Rcvd: Dec 19, 2023 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2023:

Recip ID Recipient Name and Address

Tadd E Gilleo, 15 Dogwood Drive, Levittown, PA 19055-1715

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2023 at the address(es) listed

below:

Name **Email Address**

BRAD J. SADEK

on behalf of Debtor Tadd E Gilleo brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for MERRILL LYNCH

FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKEĎ CERTIFICATES, SERIES 2007-2

bkgroup@kmllawgroup.com

MARK A. CRONIN

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com

Case 23-11424-amc Doc 37 Filed 12/21/23 Entered 12/22/23 00:33:19 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-2 User: admin Page 2 of 2
Date Rcvd: Dec 19, 2023 Form ID: pdf900 Total Noticed: 1

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Case 23-11424-amc Doc 37 Filed 12/21/23 Entered 12/22/23 00:33:19 Desc Imaged Certificate of Notice Page 3 of 5

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Tadd E Gilleo CHAPTER 13 Debtor(s) U.S. Bank National Association, not in its individual capacity but solely as Trustee for MERRILL LYNCH FIRST FRANKLIN NO. 23-11424 AMC MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, **SERIES 2007-2** Movant 11 U.S.C. Section 362 VS. Tadd E Gilleo Debtor(s) KENNETH E. WEST ESQUIRE

STIPULATION

Trustee

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of November 27, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$7,202.12. Post-petition funds received after November 27, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments: July 2023 through November 2023 in the amount of \$1,306.52/month

Suspense Balance:

(\$368.48)

Fees & Costs Relating to Motion:

\$1,038.00

Total Post-Petition Arrears

\$7,202.12

- 2. Debtor shall cure said arrearages in the following manner:
- a). Within fourteen (14) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$7,202.12
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$7,202.12 along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due December 2023 and continuing thereafter,
Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,306.52 (or
as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each

month (with late charges being assessed after the 15th of the month).

- 4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.
- 5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).
- 6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
- 9. The parties agree that a facsimile signature shall be considered an original signature.

Case 23-11424-amc Doc 37 Filed 12/21/23 Entered 12/22/23 00:33:19 Desc Imaged Certificate of Notice Page 5 of 5

Date: December 1, 2023

/s/ Mark A. Cronin, Esquire

Mark A. Cronin , Esquire Attorney for Movant

Date: 12/12/23

Brad J. Sadek Esq.
Attorney for Debtor(s)

Date: 12/15/2023

/s/Jack Miller, Esquire for The Chapter 13 Trustee

Kenneth E. West, Esq.

Chapter 13 Trustee

no objection to its terms, without prejudice to any of our rights and remedies

Approved by the Court this 19th day of December, 2023. However, the court retains discretion regarding entry of any further order.

Bankruptcy Judge Ashely M. Chan